

**IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF MASSACHUSETTS  
EASTERN DIVISION (BOSTON)**

**TIMOTHY ELLIOT,**

**Plaintiff,**

**-v-**

**TRANSUNION, LLC and EXPERIAN  
INFORMATION SOLUTIONS, INC.,**

**Defendants.**

**Civil Case Number:**

**CIVIL ACTION**

**COMPLAINT  
AND  
DEMAND FOR JURY TRIAL**

**INTRODUCTION**

1. Plaintiff, Timothy Elliot, brings this action under the Fair Credit Reporting Act, 15 U.S.C. § 1681, *et seq.* (the “FCRA”) alleging that Transunion, LLC (Transunion) and Experian Information Solutions, Inc. (Experian) have negligently and recklessly disseminated false information regarding the Plaintiff’s credit.
2. Plaintiff further alleges that Transunion and Experian failed to follow reasonable procedures to ensure maximum accuracy of credit reports they prepared concerning Plaintiff, and failed to investigate credit report inaccuracies in response to Plaintiff’s disputes.
3. Plaintiff seeks statutory, actual, and punitive damages, along with injunctive and declaratory relief, and attorneys’ fees and costs.

**JURISDICTION**

4. The Court has jurisdiction of this matter under 28 U.S.C. § 1331 and 15 U.S.C. § 1681p.

Defendants regularly conducts business within the state of Massachusetts, and violated Plaintiff's rights under the FCRA in the state of Massachusetts as alleged more fully below.

5. Venue is proper this district under 28 U.S.C. 1391(b) because Plaintiff resides in this district, Defendants conduct business in this district, and communications giving rise to this action occurred in this district.

### **PARTIES**

6. Plaintiff, Timothy Elliot ("Plaintiff"), is a resident of Stoneham, Massachusetts in Middlesex County, and is a "consumer" as that term is defined by 15 U.S.C. § 1681a(c).
7. Defendant Trans Union is one of the largest credit reporting agencies in the United States and is engaged in the business of assembling and disseminating credit reports concerning hundreds of millions of consumers. Trans Union is a "consumer reporting agency" as defined by 15 U.S.C. § 1681a(f) of the FCRA, and is regularly engaged in the business of assembling, evaluating, and dispersing information concerning consumers for the purpose of furnishing consumer reports, as defined in 15 U.S.C. § 1681a(d)(1) of the FCRA, to third parties.
8. Trans Union is a company with its principal place of business located at 555 West Adams Street, Chicago, IL 60661.
9. Defendant Experian is similarly one of the largest credit reporting agencies in the United States and is engaged in the business of assembling and disseminating credit reports concerning hundreds of millions of consumers. Experian is a "consumer reporting agency" as defined by 15 U.S.C. § 1681a(f) of the FCRA, and is regularly engaged in the business of assembling, evaluating, and dispersing information concerning consumers for the purpose of furnishing consumer reports, as defined in 15 U.S.C. § 1681a(d)(1) of the

FCRA, to third parties.

10. Experian Information Solutions, Inc. is a corporation incorporated in the State of Florida, with its principal place of business located in Costa Mesa, California.

**FACTUAL ALLEGATIONS**

11. On or about July, 2021, Plaintiff noticed that he had a number of accounts on his credit reports with Experian and Transunion that were being reported with inaccurate information, including TIAA Bank, American Express, Macy's, Department Stores National Bank, Sears, First Premier Bank, Capital One Auto Finance, Barclays Bank Delaware and Discover Bank.
12. Plaintiff accordingly disputed this information with Experian and Transunion on July 20, 2021 by sending each company a letter via certified mail.
13. Transunion received Plaintiff's letter on or about August 1, 2021, as evidenced by the tracking number in Plaintiff's possession.
14. Experian then received Plaintiff's letter on or about August 3, 2021, as evidenced by the tracking number in Plaintiff's possession.
15. With his written disputes, Plaintiff advised Experian and Transunion that the information being reported on these accounts were inaccurate.
16. Defendants failed to conduct an adequate investigation of the Plaintiff's disputes. In fact, Plaintiff never heard back from any of these Defendants, despite the passage of several months.
17. Each of these dispute letters contained the Plaintiff's name, address, date of birth and Social Security Number.
18. Upon information and belief, Experian and Transunion each had all the information they

needed to locate, investigate and correct this inaccurate information, but just failed to do.

19. At all times pertinent hereto, Transunion's conduct was willful, and carried out in reckless disregard for a consumer's rights as set forth under section 1681s and 1681i of the FCRA.
20. At all times pertinent hereto, Experian's conduct was willful, and carried out in reckless disregard for a consumer's rights as set forth under section 1681s and 1681i of the FCRA.
21. As a direct and proximate result of the Defendants' willful and/or negligent refusal to conduct a reasonable investigation as mandated by the FCRA, Plaintiff has been harmed in his daily life. For example, Plaintiff's credit score dropped significantly, affecting the Plaintiff's ability to obtain credit, including a Home Equity Line of Credit that he needed. Similarly, the Plaintiff has been denied several credit cards because of the Defendants' actions.

**COUNT I**  
**VIOLATIONS OF THE FAIR CREDIT REPORTING ACT**  
**15 U.S.C. § 1681i**  
**AGAINST TRANSUNION**

22. All preceding paragraphs are realleged.
23. At all times pertinent hereto, Transunion was a "consumer reporting agency" ("CRA") as that term is defined by 15 U.S.C. § 1681a(c).
24. The FCRA provides that "if the completeness or accuracy of any item of information contained in a consumer's file at a consumer reporting agency is disputed by the consumer and the consumer notifies the agency directly, or indirectly through a reseller, of such dispute, the agency shall, free of charge, conduct a reasonable reinvestigation to determine whether the disputed information is inaccurate and record the current status of the disputed information, or delete the item from the file in accordance with paragraph (5), before the end of the 30-day period beginning on the date on which the agency receives the notice of the

dispute from the consumer or reseller.” 15 U.S.C. § 1681i(a)(1)(a).

25. Transunion received the Plaintiff’s July 20, 2021 dispute letter, as evidenced by the tracking number in Plaintiff’s possession.
26. However, Defendant Transunion has failed to conduct a reasonable investigation to determine whether the disputed information is accurately and correctly reported on Plaintiff’s credit report, despite the expiration of its time to do so.
27. As a direct and proximate result of Transunion’s willful and/or negligent refusal to conduct a reasonable investigation as mandated by the FCRA, Plaintiff has been harmed, as explained above.

**COUNT II**  
**FAILURE TO ASSURE MAXIMUM POSSIBLE ACCURACY**  
**15 U.S.C. § 1681e(b)**  
**AGAINST TRANSUNION**

28. All preceding paragraphs are realleged.
29. Section 1681e(b) of the FCRA requires that, “Whenever a consumer reporting agency prepares a consumer report it shall follow reasonable procedures to assure maximum possible accuracy of the information concerning the individual about whom the report relates.”
30. Were Transunion to follow procedures to assure maximum possible accuracy of the credit report it prepares concerning Plaintiff, it would have removed the inaccurate information being reported on the Plaintiff’s credit report.
31. As a direct and proximate result of Transunion’s willful and/or negligent failure to follow procedures to assure maximum possible accuracy of the information it reports, Plaintiff has been harmed, as explained above.

**COUNT III**  
**VIOLATIONS OF THE FAIR CREDIT REPORTING ACT**  
**15 U.S.C. § 1681i**  
**AGAINST EXPERIAN**

32. All preceding paragraphs are realleged.
33. At all times pertinent hereto, Experian was a “consumer reporting agency” (“CRA”) as that term is defined by 15 U.S.C. § 1681a(c).
34. The FCRA provides that “if the completeness or accuracy of any item of information contained in a consumer’s file at a consumer reporting agency is disputed by the consumer and the consumer notifies the agency directly, or indirectly through a reseller, of such dispute, the agency shall, free of charge, conduct a reasonable reinvestigation to determine whether the disputed information is inaccurate and record the current status of the disputed information, or delete the item from the file in accordance with paragraph (5), before the end of the 30-day period beginning on the date on which the agency receives the notice of the dispute from the consumer or reseller.” 15 U.S.C. § 1681i(a)(1)(a).
35. Experian received the Plaintiff’s July 20, 2021 dispute letter, as evidenced by the tracking number in Plaintiff’s possession.
36. However, Defendant Experian has failed to conduct a reasonable investigation to determine whether the disputed information is accurately and correctly reported on Plaintiff’s credit report, despite the expiration of its time to do so.
37. As a direct and proximate result of Experian’s willful and/or negligent refusal to conduct a reasonable investigation as mandated by the FCRA, Plaintiff has been harmed, as explained above.

**COUNT IV**  
**FAILURE TO ASSURE MAXIMUM POSSIBLE ACCURACY**  
**15 U.S.C. § 1681e(b)**  
**AGAINST EXPERIAN**

38. All preceding paragraphs are realleged.
39. Section 1681e(b) of the FCRA requires that, “Whenever a consumer reporting agency prepares a consumer report it shall follow reasonable procedures to assure maximum possible accuracy of the information concerning the individual about whom the report relates.”
40. Were Experian to follow procedures to assure maximum possible accuracy of the credit report it prepares concerning Plaintiff, it would have removed the inaccurate information being reported on the Plaintiff’s credit report.
41. As a direct and proximate result of Experian’s willful and/or negligent failure to follow procedures to assure maximum possible accuracy of the information it reports, Plaintiff has been harmed, as explained above.

**DEMAND FOR TRIAL BY JURY**

42. Pursuant to Rule 38 of the Federal Rules of Civil Procedure, Plaintiff hereby requests a trial by jury on all issues so triable.

**PRAYER FOR RELIEF**

**WHEREFORE**, Plaintiff demand judgment against Defendants as follows:

- A. Awarding Plaintiff actual damages;
- B. Awarding Plaintiff statutory damages;
- C. Awarding Plaintiff punitive damages;
- D. Awarding Plaintiff the costs of this action and reasonable attorneys’ fees and expenses;
- E. Awarding pre-judgment interest and post-judgment interest;

- F. A declaration that Defendants' conduct alleged herein is unlawful, as set forth more fully above;
- G. Equitable relief, enjoining Defendants from engaging in the unjust and unlawful conduct alleged herein; and
- H. Awarding Plaintiff such other and further relief as this Court may deem just and proper.

Dated: November 22, 2021

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***Pro Hac Vice Motion To Be Filed***